

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
JAIME B DEGUZMAN § Case No. 16-17165  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/21/2016 . The undersigned trustee was appointed on 05/21/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 20,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	3,506.45
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 16,493.55

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/05/2016 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,750.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,750.00 , for a total compensation of \$ 2,750.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/11/2017 By: /s/Miriam R. Stein  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit A

Case No: 16-17165 CAD Judge: Carol A. Doyle Trustee Name: Miriam R. Stein  
Case Name: JAIME B DEGUZMAN Date Filed (f) or Converted (c): 05/21/2016 (f)  
341(a) Meeting Date: 06/17/2016  
For Period Ending: 07/11/2017 Claims Bar Date: 10/05/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 11120 LANCASTER ST. WESTCHESTER IL 60154-0000 COOK	225,000.00	225,000.00		20,000.00	FA
2. 2002 MERCEDES BENZ MILEAGE: 126,000	3,000.00	0.00		0.00	FA
3. FURNITURE - DINING ROOM TABLE AND CHAIRS, LIVING ROOM SET, B	1,500.00	0.00		0.00	FA
4. CASH	120.00	0.00		0.00	FA
5. CHECKING ACCOUNT - TCF	600.00	0.00		0.00	FA
6. LOYOLA 401K	25,000.00	0.00		0.00	FA

	Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$255,220.00	\$225,000.00
		\$20,000.00
		(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee sold right, title and interest in real estate to Debtor for \$20,000. Trustee to prepare final report.

Initial Projected Date of Final Report (TFR): 09/15/2017

Current Projected Date of Final Report (TFR): 09/15/2017

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-17165  
Case Name: JAIME B DEGUZMAN

Trustee Name: Miriam R. Stein  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8804  
Checking

Exhibit B

Taxpayer ID No: XX-XXX8626  
For Period Ending: 07/11/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/09/17	1	Jaime DeGuzman	Sale of real estate - Order dated 2/22/17 Sale of Trustee's right, title and interest in Debtor's residence	1110-000	\$20,000.00		\$20,000.00
02/28/17	101	Adam Wolverton Berkshire Hathaway 550 Pennsylvania Avenue Glen Ellyn, IL 60137	Brokers Commission - Order dated 2/22/17	3510-000		\$500.00	\$19,500.00
05/16/17	102	LAW OFFICES OF ZANE L. ZIELINSKI 6336 N. CICERO AVE., SUITE 201 CHICAGO, IL 60646	ORDER DATED 5/4/17 Printed multiple times due to issues with printer. Paper jams.			\$3,006.45	\$16,493.55
		ZANE L. ZIELINSKI	(\$2,975.00)	3210-000			
		ZANE L. ZIELINSKI	(\$31.45)	3220-000			

COLUMN TOTALS	\$20,000.00	\$3,506.45
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,000.00	\$3,506.45
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$20,000.00	\$3,506.45

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX8804 - Checking	\$20,000.00	\$3,506.45	\$16,493.55
	\$20,000.00	\$3,506.45	\$16,493.55
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$20,000.00		
Total Gross Receipts:	\$20,000.00		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-17165

Date: July 11, 2017

Debtor Name: JAIME B DEGUZMAN

Claims Bar Date: 10/5/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Miriam R. Stein 30 South Wacker Drive Suite 2600 Chicago, IL 60606	Administrative		\$0.00	\$2,750.00	\$2,750.00
100 3210	ZANE L. ZIELINSKI THE LAW OFFICE OF ZANE L. ZIELINSKI, PC 6336 N. CICERO AVENUE, SUITE 201 CHICAGO, IL 60646	Administrative	First and Final Fee Application	\$0.00	\$2,975.00	\$2,975.00
100 3220	ZANE L. ZIELINSKI THE LAW OFFICE OF ZANE L. ZIELINSKI, PC 6336 N. CICERO AVENUE, SUITE 201 CHICAGO, IL 60646	Administrative	First and Final Fee Application - EXPENSES	\$0.00	\$31.45	\$31.45
100 3410	Alan D. Lasko & Associates P. C. 205 W. Randolph Street, Suite 1150 Chicago, IL 60606	Administrative	First and Final Fee Application.	\$0.00	\$2,198.00	\$2,198.00
100 3420	Alan D. Lasko & Associates P. C. 205 W. Randolph Street, Suite 1150 Chicago, IL 60606	Administrative	Expenses	\$0.00	\$17.80	\$17.80
100 3510	ADAM WOLVERTON BERKSHIRE HATHAWAY HOME SERVICES 550 PENNSYLVANIA AVE. GLEN ELLYN, IL 60137	Administrative	PURSUANT TO ORDER DATED 2/22/17 - DKT. #26	\$0.00	\$500.00	\$500.00
1 300 7100	COMMERCE BANK P O BOX 419248 KCREC-10 KANSAS CITY, MO 64141-6248	Unsecured		\$0.00	\$1,826.43	\$1,826.43
2 300 7100	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$0.00	\$2,577.73	\$2,577.73
3 300 7100	AMERICAN INFOSOURCE LP AS AGENT FOR TD BANK, USA PO BOX 248866 OKLAHOMA CITY, OK 73124- 8866	Unsecured		\$0.00	\$1,994.07	\$1,994.07

## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-17165

Date: July 11, 2017

Debtor Name: JAIME B DEGUZMAN

Claims Bar Date: 10/5/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
4	CAVALRY SPV I, LLC.	Unsecured		\$0.00	\$1,049.47	\$1,049.47
300	C/O BASS & ASSOCIATES, P.C.					
7100	3936 E. FT. LOWELL RD., SUITE #200 TUCSON, AZ 85712					
5	PYOD, LLC ITS SUCCESSORS	Unsecured		\$0.00	\$6,437.45	\$6,437.45
300	AND ASSIGNS AS ASSIGNEE					
7100	OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602					
6	PORTFOLIO RECOVERY	Unsecured		\$0.00	\$2,981.00	\$2,981.00
300	ASSOCIATES, LLC					
7100	SUCCESSOR TO SYNCHRONY BANK (H H GREGG) POB 41067 NORFOLK, VA 23541					
7	PORTFOLIO RECOVERY	Unsecured		\$0.00	\$2,253.69	\$2,253.69
300	ASSOCIATES, LLC					
7100	SUCCESSOR TO SYNCHRONY BANK (LOWE"S) POB 41067 NORFOLK, VA 23541					
Case Totals				\$0.00	\$27,592.09	\$27,592.09

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-17165

Case Name: JAIME B DEGUZMAN

Trustee Name: Miriam R. Stein

Balance on hand \$ 16,493.55

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Miriam R. Stein	\$ 2,750.00	\$ 0.00	\$ 2,750.00
Attorney for Trustee Fees: ZANE L. ZIELINSKI	\$ 2,975.00	\$ 2,975.00	\$ 0.00
Attorney for Trustee Expenses: ZANE L. ZIELINSKI	\$ 31.45	\$ 31.45	\$ 0.00
Accountant for Trustee Fees: Alan D. Lasko & Associates P. C.	\$ 2,198.00	\$ 0.00	\$ 2,198.00
Accountant for Trustee Expenses: Alan D. Lasko & Associates P. C.	\$ 17.80	\$ 0.00	\$ 17.80
Other: ADAM WOLVERTON	\$ 500.00	\$ 500.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 4,965.80

Remaining Balance \$ 11,527.75

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE



In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,119.84 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 60.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	COMMERCE BANK	\$ 1,826.43	\$ 0.00	\$ 1,101.19
2	CAPITAL ONE BANK (USA), N.A.	\$ 2,577.73	\$ 0.00	\$ 1,554.17
3	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 1,994.07	\$ 0.00	\$ 1,202.27
4	CAVALRY SPV I, LLC.	\$ 1,049.47	\$ 0.00	\$ 632.75
5	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 6,437.45	\$ 0.00	\$ 3,881.27
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 2,981.00	\$ 0.00	\$ 1,797.31
7	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 2,253.69	\$ 0.00	\$ 1,358.79

Total to be paid to timely general unsecured creditors \$ 11,527.75

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE